

1. (amended) A computer implemented method for quantifying and transferring enterprise risk associated with intangible elements of value over a specified time period, comprising:

organizing business data by component of value, real option and element of value where at least one element of value is intangible;

identifying causal value drivers and market value factors from the data by element of value;

simulating the evolution of causal value drivers and market value factors under a variety of scenarios over a specified time period as required to quantify the risk for that time period; and

using the quantified risk information to identify and implement the most favorable risk transfer transactions for the enterprise.

2. (amended) The method of claim 1 wherein the most favorable risk transfer option is implemented in an automated fashion if it falls within guidelines previously established by the user.

3. (amended) The method of claim 1 wherein predictive models are used to identify the causal value drivers.

4. (amended) The method of claim 1 wherein predictive models are used to identify the causal market value factors.

5. (amended) The method of claim 1 wherein item performance indicators are causal value drivers.

6. (new) The method of claim 1 wherein item variables are causal value drivers.

7. (new) The method of claim 1 wherein composite variables are causal value drivers.

8. (new) The method of claim 1 wherein interest rate measures are market value factors.

9. (new) The method of claim 1 wherein volatility measures are market value factors.

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10. (new) The method of claim 1 wherein the optimal risk transfer mix is identified.
  11. (new) The method of claim 1 wherein at least one scenario is a normal scenario.
  12. (new) The method of claim 1 wherein at least one scenario is an extreme scenario.
  13. (new) The method of claim 1 wherein one or more elements of value are divided into sub-elements of value for more detailed analysis.
  14. (new) The method of claim 1 wherein the business data is divided into two or more time regimes for more detailed analysis.
  15. (new) The method of claim 1 wherein the intangible element of value is a relationship.
  16. (new) The method of claim 1 wherein the intangible element of value is a brand.
  17. (new) The method of claim 1 wherein the quantified risk includes generic risk.
  18. (new) The method of claim 1 wherein the quantified risk includes generic risk, contingent liabilities and the risk associated with variability in economic factors.
  19. (new) The method of claim 1 wherein the quantified risk includes the risk associated with variability in economic factors.
  20. (new) The method of claim 1 that develops risk transfer options tailored to the specific risks of each enterprise.
  21. (new) The method of claim 1 that further identifies, analyzes and implements risk reduction activities.
  22. (new) The method of claim 1 wherein the risk transfer is implemented using one or more swaps.

23. (new) The method of claim 1 wherein the risk transfer is implemented using one or more insurance policies.

24. (new) The method of claim 1 wherein the risk transfer is implemented using a combination of one or more swaps and one or more insurance policies.

25. (new) The method of claim 1 wherein the user has the option of selecting any of the risk transfer options for implementation.

26. (new) The method of claim 1 wherein the enterprise risk transfer includes risk associated with contingent liabilities.

27. (new) A computer readable medium having computer executable instructions thereon for causing a computer to perform the method of claim 1.

28. (new) A system for quantifying and transferring enterprise risk associated with intangible elements of value over a specified time period, comprising:

means for organizing business data by component of value, real option and element of value where at least one element of value is intangible;

means for identifying causal value drivers and market value factors from the data by element of value;

means for simulating the evolution of causal value drivers and market value factors under a variety of scenarios over a specified time period as required to quantify the risk for that time period; and

means for using the quantified risk information to identify and implement the most favorable risk transfer transactions for the enterprise.

29. (new) The system of claim 28 wherein the most favorable risk transfer option is implemented in an automated fashion if it falls within guidelines previously established by the user.

30. (new) The system of claim 28 wherein predictive models are used to identify the causal value drivers.

31. (new) The system of claim 28 wherein predictive models are used to identify the market value factors.

32. (new) The system of claim 28 wherein item performance indicators are causal value drivers.

33. (new) The system of claim 28 wherein item variables are causal value drivers.

34. (new) The system of claim 28 wherein composite at least one scenario is an extreme scenario.

35. (new) The system of claim 28 wherein at least one scenario is a normal scenario.

36. (new) The system of claim 28 wherein volatility measures are market value factors.

37. (new) The system of claim 28 wherein earnings expectation measures are market value factors.

38. (new) The system of claim 28 wherein the optimal risk transfer mix is identified.

39. (new) The system of claim 28 wherein insider trading measures are market value factors.

40. (new) The system of claim 28 wherein one or more elements of value are divided in to sub-elements of value for more detailed analysis.

41. (new) The system of claim 28 wherein the business data is divided in to two or more time regimes for more detailed analysis.

42. (new) The system of claim 28 wherein the intangible element of value is a relationship.

43. (new) The system of claim 28 wherein the intangible element of value is a brand.

44. (new) The system of claim 28 wherein the quantified risk includes generic risk.

45. (new) The system of claim 28 wherein the quantified risk includes generic risk, contingent liabilities and the risk associated with variability in economic factors.

46. (new) The system of claim 28 wherein the quantified risk includes the risk associated with variability in economic factors.

47. (new) The system of claim 28 that develops risk transfer options tailored to the specific risks of each enterprise.

48. (new) The system of claim 28 that further identifies, analyzes and implements risk reduction activities.

49. (new) The system of claim 28 wherein the risk transfer is implemented using one or more swaps.

50. (new) The system of claim 28 wherein the risk transfer is implemented using one or more insurance policies.

51. (new) The system of claim 28 wherein the risk transfer is implemented using a combination of one or more swaps and one or more insurance policies.

52. (new) The system of claim 28 wherein the enterprise risk transfer includes risk associated with contingent liabilities.

53. (new) A computer implemented method for completing enterprise risk transfer in an automated fashion, comprising;

obtaining forecasts of enterprise risk for a specified time period under a variety of scenarios for client companies;

aggregating the forecast risk for all client companies;

swapping offsetting risks between client companies;

comparing the expected cost of transferring the remaining portion of client company risk with expected premium income, expected investment income and regulatory reserve requirements as required to set prices for risk transfer;

communicating the risk transfer pricing information to client companies; and

completing risk transfer transactions in an automated fashion.

54. (new) The method of claim 53 wherein the enterprise risk transfer includes risk associated with intangible elements of value.

55. (new) The method of claim 53 wherein the enterprise risk transfer includes generic risk.

56. (new) The method of claim 53 wherein the enterprise risk transfer includes generic risk, contingent liabilities and the risk associated with variability in economic factors.

57. (new) The method of claim 53 wherein the quantified risk includes the risk associated with variability in economic factors.

58. (new) The method of claim 53 that develops an overall risk transfer program tailored to the specific needs of each enterprise.

59. (new) The method of claim 53 wherein at least one scenario is a normal scenario.

60. (new) The method of claim 53 wherein at least one scenario is an extreme scenario.

61. (new) The method of claim 53 wherein at the calculations are completed continuously.

62. (new) The method of claim 53 that purchases reinsurance in an automated fashion.

63. (new) The method of claim 53 that determines if a reinsurance purchase is required.

64. (new) The method of claim 53 wherein the user has the option of manually selecting and implementing enterprise risk transfers are not completed in an automated fashion.

65. (new) The system of claim 53 that further comprises completing risk transfer transactions in an automated fashion when their prices fall within the guidelines established by the user.

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66. (new) The method of claim 53 wherein the enterprise risk transfer includes risk associated with contingent liabilities.

67. (new) A computer readable medium having computer executable instructions thereon for causing a computer to perform the method of claim 53.

68. (new) A computer system for completing enterprise risk transfer in an automated fashion, comprising;

means for forecasting enterprise risk for a specified time period under a variety of scenarios for client companies;

means for aggregating the forecast risk for all client companies;

means for swapping offsetting risks between client companies;

means for comparing the expected cost of transferring the remaining portion of client company risk that is being transferred with expected premium income, expected investment income and regulatory reserve requirements as required to set prices for risk transfer;

means for communicating the risk transfer pricing information to client companies; and

means for completing risk transfer transactions in an automated fashion.

69. (new) The system of claim 68 wherein the enterprise risk transfer includes generic risk.

70. (new) The system of claim 68 wherein the enterprise risk transfer includes generic risk, contingent liabilities and the risk associated with variability in economic factors.

71. (new) The system of claim 68 wherein the quantified risk includes the risk associated with variability in economic factors.

72. (new) The system of claim 68 that develops an overall risk transfer program tailored to the specific needs of each enterprise.

73. (new) The system of claim 68 wherein at least one scenario is a normal scenario.